

PREPARING FOR YOUR NEXT MOVE: TIPS FOR PROTECTING YOUR PROPERTY

Grafenwoehr, Grafenwoehr Law Center—Summer is upon us, and with it the peak-season for PCS moves. By taking a few simple steps, you can reduce the risk of suffering damage for which the Army claims system cannot compensate you.

Take Pictures Before You Pack

Under the Army claims regulation, a claimant must substantiate that he owned the property for which he files a claim and that the property was actually shipped. The day before the movers come, servicemembers should either take photographs of or, better still, make a videotape of all their valuable belongings—crystal, china, porcelain figurines, compact-disc collections, stereo components, and anything else of high value. Turn on your television, stereo, and other expensive appliances before taking the photographs to show that the appliances were working immediately before they were packed.

Videotapes and pictures are also helpful in cases of property lost by the carrier. If a box of clothes is lost and you took a picture of the clothes hanging in your closet before you packed, it will be easier to identify what is missing.

Hand-carry the photos or videotapes with you when you move. These important documents should never be shipped with your household goods. In the event that part or all of your shipment is lost, you will still have retained clear proof of ownership.

Keep Receipts for Expensive Items

Get in the habit of keeping receipts for all major purchases. Keep receipts along with the videotapes or photographs of your property. Warehouses do burn down, and shipments are sometimes lost; if your receipts are with your shipment, it will be more difficult to substantiate the value of your loss.

If you do not have receipts, police up owner's manuals, warranty cards, or receipts for previous repairs and secure these papers before you move. Such documents may be used to establish that you owned property that was lost or stolen in shipment.

Before your property is packed, prepare an inventory and note serial numbers where available. List the serial numbers for valuable property (e.g., stereo, television, camcorder, computer, bicycle). Likewise make a complete catalogue by artist or title of your cassettes, compact discs, and videotapes.

When the Movers Come

Keep a briefcase with your important papers (orders, passports, airplane tickets), along with any small, easily pilferable items (jewelry, wallets, purses, cash, cameras) in a place not accessible to the movers. Ensure that the shippers list the serial numbers of all items on the separate inventory they prepare before you sign it. While the packers are not required to list serial numbers, you can write them yourself at the bottom of the mover's inventory in the "remarks/exceptions" block if the movers refuse to do so.

If you are shipping large quantities of compact discs, videocassettes, audiocassettes, or computer games, have the movers list the quantity on their inventory. Once again, if the packers won't do it, list the quantity yourself in the "remarks/exception" block. Refer to the inventory line number when doing so. For example, "line 52 contains 80 compact discs." Do the same for porcelain figurines, crystal, china, and the like.

Once the movers have packed your household goods, they will present you with their inventory. Review the inventory carefully before you sign it. The inventory should list every single carton in the shipment. If the movers have exaggerated the amount of pre-existing damage to an item, you should state your disagreement directly on the inventory in the "remarks/exceptions" block directly above your signature.

There's no need for arguing with the movers; simply state your disagreement on the form. When you sign the inventory you are agreeing with the carrier about the nature and condition of the property you entrusted to him. If your sofa does not appear on the inventory and it comes up missing, you will be required to prove that you shipped it. That can be very difficult to do in the absence of clear evidence.

An Ounce of Prevention

Remember that the Army claims system cannot pay full value for every lost, damaged, or destroyed item, and that there are maximum allowable amounts for various kinds of property. If you own very expensive things (antique furniture, pianos, jewelry, high-end electronics) or large quantities of a particular kind of item (crystal, stamps, baseball cards, tools), call the claims office as soon as you receive orders to find out how much the Army can pay for such items. Contact your insurance agent well in advance of your move and buy coverage as needed.

If you suffer loss or damage to property that may be compensable by the Army, contact your local claims office promptly. In Grafenwoehr, call Grafenwoehr Law Center, DSN 475-8428/civilian (09641) 838 428; at Hohenfels, call Hohenfels Law Center, DSN 466-2401/civilian (09472) 832 401; for Vilseck, call Vilseck Law Center, DSN 476-2240/civilian (09662) 832 240.